

# gold account application: secondary applicant

Please complete in **BLOCK CAPITALS**, using **BLACK INK**. Please use a separate sheet if more space is required.

## Individual details

Full name:	Title: Mr/Mrs/Miss/Dr/Rev
Date of birth*:	<input type="checkbox"/> Male <input type="checkbox"/> Female
Address:	
From: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Postcode:
Email:	If you have lived at this address for less than 5 years, please add previous addresses on the continuation sheet provided.
Daytime telephone:	Stewardship will communicate with you by email unless otherwise specified here. Please use post <input type="checkbox"/>
	Mobile telephone:

## Name and postcode of primary applicant

Full name:	Title: Mr/Mrs/Miss/Dr/Rev
Address:	
	Postcode:
Relation to primary applicant:	

## Gifts into your account

Value of initial gift £ \_\_\_\_\_ (this may be approximate in the case of share sales)

Composition of initial gift (e.g. cash/shares) please specify type and value

Type	Value
	£
	£

**Note:** In the case of a gift of shares, the tax relief is claimed by the giver, not Stewardship.

I enclose a cheque for £ \_\_\_\_\_ with this application (payable to 'Stewardship')

Please treat this full amount as made under the Gift Aid scheme (complete declaration on next page)

Please treat £ \_\_\_\_\_ as made under the Gift Aid scheme and claim back tax on this amount only (complete declaration on next page)

Please do **not** treat any of this amount as made under the Gift Aid scheme

I enclose details of share transfers/sales relating to this account (see enclosed information about giving shares)

\*In the interests of safeguarding charitable funds, it is Stewardship policy to carry out a basic identification check on all applicants for our gold account. By completing this form, you are giving your consent to us proceeding with this. Your identification will be verified with an external agency.

## Future gifts into your account

### Regular gifts:

(please sign the Direct Debit mandate at the end of this form)

Amount	Frequency (please circle)	Start date (allow at least 3 weeks)	Claim Gift Aid?
£	monthly    quarterly    six-monthly    annually		<input type="checkbox"/> Yes <input type="checkbox"/> No

### One-off gifts:

If you have a Direct Debit mandate with Stewardship and would like to make further one-off gifts into your account in future, we are able to do this at your request. Please complete the Direct Debit mandate overleaf for future gifts. Alternatively, please send a cheque payable to 'Stewardship', quoting your gold account number and stating whether Gift Aid tax is to be claimed. For larger gifts we are able to receive an inter-bank transfer. Please contact us for further details.

## Gift Aid declaration (to authorise tax reclaims)

I declare my intention that tax should be recovered under the Gift Aid scheme on all donations I make to Stewardship (full name Stewardship Services (UKET) Limited) from the date of this declaration until I notify you otherwise and on any donations I may have made to Stewardship during the four years prior to this year. I understand that I must pay enough income tax or capital gains tax for each tax year that is at least equal to the amount of tax that Stewardship will reclaim on my giving. If too much tax is recovered on my giving, I will be liable to refund HM Revenue & Customs the excess amount claimed.

**Note:** The amount of tax payable for a tax year must be at least equal to the Gift Aid recoverable by all charities to which you give.

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Please Note:** As a secondary applicant, any gifts and reclaimed tax will be automatically transferred from this account to the main gold account once they have cleared.

### Important Information

By completing and returning this form, you confirm that you wish us to open a giving account in your name. As the secondary applicant to a gold account, gifts made by you, along with any reclaimed tax, will be automatically transferred to the gold account. Please add details of any gifts (one-off or regular) that you wish to make into this account overleaf.

## Terms & Conditions applying to your gold account

- 1) Funds paid into a gold account are gifts to Stewardship and form part of the charitable funds of Stewardship. They cannot be returned to you at any time.
- 2) If an account appears to be dormant, and after due enquiry, Stewardship is unable to ascertain your wishes (or your successor(s)), Stewardship will apply the funds for charitable purposes at its sole discretion.
- 3) You may add further sums to your account at any time.
- 4) You will be able to issue requests to Stewardship to make donations from your gold account, provided that such donations fall within the charitable objects of Stewardship (broadly, general charitable purposes not inconsistent with advancing the evangelical Christian Faith). Please note that all distributions are made at the sole discretion of Stewardship and that we reserve the right to refuse to make a grant to a particular recipient if we deem it undesirable to do so.
- 5) Stewardship will apply 'fees' to your account, as advertised. Legally these 'fees' are a membership retention from the funds in your account which are applied to our general purpose funds. The amounts retained fund both give administration and the cost of servicing your membership with us. For further information about the fees that are applied to the account please refer to the accompanying 'gold fees' and 'Pooled Investment Fund' information sheets.
- 6) The fees which will apply to the gold account until 30 September are as follows:-
  - a. Cash gifts into your account:
    - i. If Gift Aid is to be claimed Stewardship will charge 3% of the gross amount (i.e. the initial gift plus the reclaimed tax). This is subject to a minimum of £5 and a maximum of £400.
    - ii. If Gift Aid is not to be claimed Stewardship will charge 0.5% of the amount. This is subject to a minimum of £25 and a maximum of £250.

From 1 October 2010, some changes to our fees apply. The fee for the non-Gift Aid gift will increase to 1% of the amount and the minimum fee will be decreased to £5. The maximum amount Stewardship will retain on all gifts in any calendar year is £1200.

  - b. Pooled Investment Fund
    - i. Management charges not exceeding 0.5% per annum of the total value of the PIF (charged quarterly), and
    - ii. Professional brokers' charges, not exceeding 0.5% per annum of the total value of the PIF.Both (i) and (ii) are debited directly to the PIF.
- 7) The investment of the funds held in the PIF or the gold account is entirely at the discretion of Stewardship. Any funds not invested (whether because Stewardship are awaiting investment requests or the funds are awaiting distribution) may be invested by Stewardship, and Stewardship will be entitled to retain for its general funds any resulting income. In relation to the funds held in a gold account, the current Stewardship 'interest' rate applicable to those accounts will apply, without regard to the actual return invested funds generate.
- 8) You will have the opportunity to appoint a successor to nominate donations from your gold account after your death. Such appointment is to be made in writing to our office. Alternatively you may leave written guidance as to how the funds in your gold account are to be distributed following your death. Whilst being under no legal obligation, Stewardship will endeavour to carry out your wishes, subject to the provisions of clause 4. If no successor has been appointed at the date of your death, and no post-death instructions have been left, the funds in your gold account will become part of the general funds of Stewardship.
- 9) These terms and conditions may be varied by Stewardship provided that you are notified in writing of the changes at least 3 months before they are to take effect.
- 10) These terms and conditions are binding upon both you (and any successor you may appoint pursuant to clause 8 above) and upon Stewardship (and any successor organisation).
- 11) If any of these terms and conditions are held to any extent to be illegal or unenforceable under any enactment or rule of law, such terms and conditions shall to that extent be deemed not to apply but the enforceability of the remaining terms and conditions shall not be affected.
- 12) These terms and conditions shall be governed by English law.

## Confirmation

I confirm that I have read, understood and agree to the terms and conditions in the gold brochure and application form.

Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Please send to:

Stewardship, FREEPOST (EDO 5086), PO Box 99 Loughton, Essex, IG10 3BR

FOR OFFICE USE ONLY

Account No.

--	--	--	--	--	--	--	--	--	--


**Blank Page**

Please do not include any other application information  
on the back of this Direct Debit instruction.

# Direct Debit instruction

Instructions to your Bank or Building Society to pay Direct Debits.  
Please complete in BLOCK CAPITALS, using BLACK INK.

Name and full postal address of your Bank/Building Society:

Bank/Building Society:		 Reference Number (office use only): <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Service User Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Stewardship, PO Box 99, Loughton, Essex IG10 3BR
Address:		
	Postcode:	
Name(s) of Account Holder(s):		
Bank/Building Society Account Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Branch Sort Code: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.

## Instruction to your Bank/Building society

Please pay **Stewardship** (Stewardship Services (UKET) Limited) Direct Debits from the account detailed on this instruction subject to the safeguards assured by the Direct Debit guarantee. I understand this instruction may remain with **Stewardship** and, if so, details will be passed electronically to my Bank/Building Society.

Signature/s \_\_\_\_\_ Date \_\_\_\_\_

Print name/s \_\_\_\_\_

ONCE COMPLETED PLEASE RETURN TO STEWARDSHIP, FREEPOST (EDO 5086),  
PO BOX 99, LOUGHTON, ESSEX IG10 3BR

**DO NOT SEND TO YOUR BANK/BUILDING SOCIETY**



## Detach and Keep this Direct Debit Guarantee

The Direct Debit Guarantee (below) explains your rights under the scheme. Account members have the added security that all amounts are set by them, and not by Stewardship.

## The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit, Stewardship will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Stewardship to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit by Stewardship or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when Stewardship asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.